

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re	)	Bk. No. 07-20624
	)	
LERETHA D. LOWERY.	)	Chapter 13
	)	
Debtor.	)	
<hr/>		

STATEMENT OF OUTSTANDING OBLIGATIONS

Real-Time Resolutions, Inc., secured creditor in the above-entitled Bankruptcy proceeding, its assignees and/or successors in interest, holds a lien on the subject property generally described as **812 Bellwood Avenue, Bellwood, Illinois**, and hereby submits the following Statement of Outstanding Obligations:

1. Secured Creditor alleges that its pre-petition mortgage arrears claim has in fact not been paid in full. Secured Creditor filed a Proof of Claim in the amount of \$4,861.78, representing the January 1, 2007 through November 1, 2007 monthly mortgage payments at \$441.98 each. A copy of said claim is attached hereto as **EXHIBIT "A"** and made a part hereof. Secured Creditor acknowledges that said claim was filed after the bar date for claims. However, no objection was filed to said claim, and the claim stands. As the Chapter 13 Plan was never amended to comport with said claim, and as the Plan only provided for \$1,350.00 in arrears for Secured Creditor, only \$1,350.00 was paid to Secured Creditor by the Trustee, leaving a balance due and owing on the pre-petition arrears of \$3,511.78.

2. Debtor has failed to make a single post-petition payment to Secured Creditor since filing her Chapter 13 bankruptcy. Debtor is in post-petition arrears for the December 1, 2007 through May 1, 2009 payments at \$441.98 each, plus \$88.40 in accrued late charges.

Dated: May 11, 2009

By /s/ Terri M. Long  
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R.079-670

B 10 (Official Form 10) (12/07)

<b>UNITED STATES BANKRUPTCY COURT Illinois-NorthEastem-Chicago</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>LERETHA LOWERY -- SS No. XXX-XX-2430</b>		Case Number: <b>07-20624</b>
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>Real Time Resolutions, Inc</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: <b>Real Time Resolutions, Inc 1750 Regal Row, Suite 120 Dallas, TX 75235</b>		Court Claim Number: _____ (If known)
Telephone number: <b>(214)599-6335</b>		Filed on: _____
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>47,695.62</u>		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).  Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).  Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(_____):  Amount entitled to priority: \$ <u>0</u>  <small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		
2. Basis for Claim: <u>Money loaned</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____  3a. Debtor may have scheduled account as: <u>9583</u> (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: <u>812 Bellwood Ave</u> Value of Property: \$ _____ Annual Interest Rate <u>11.99000 %</u>  Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ <u>4,861.78</u> Basis for perfection: _____  Amount of Secured Claim: \$ <u>47,695.62</u> Amount Unsecured: \$ <u>0</u>		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		
Date: <b>12/02/2008</b>	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.  <b>/s/Angela Jump</b>	
		<b>FOR COURT USE ONLY</b>

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

**EXHIBIT "A"**

## Exhibit 'A'

Case No.: 07-20624

Debtors: LERETHA LOWERY -- SS No. XXX-XX-2430

Address: 812 BELLWOOD AVE  
BELLWOOD, IL 60104

Loan No. 9583

On filing petition 11/05/07 debtor(s) owed claimant \$47,695.62.

ARREARAGES owed as of 11/05/07, the date of filing of the petition.

From	To	Type of Charge	#	Unit Charge	Total
01/01/2007	11/01/2007	Payment	11	441.98	4,861.78
					-
				Subtotal:	4,861.78
				<b>TOTAL:</b>	<b>4,861.78</b>

The above figures represent the delinquency at the time of filing and do not reflect payments received after the date of the filing of the bankruptcy.

Late charges accrue to the account when payments are received 16 days past the payment due date.

## Exhibit 'A-1'

Case No.: 07-20624

Date: 12/02/2008

Debtors: LERETHA LOWERY -- SS No. XXX-XX-2430

Address: 812 BELLWOOD AVE  
BELLWOOD, IL 60104

Loan No.: '9583

On filing petition 11/05/07 debtor(s) owed claimant

The Total Debt owed at petition:

Principal Balance	42,921.09
Interest	4,774.53
<b>Total Debt:</b>	<b>47,695.62</b>

The above figures represent the amount owed at the time of filing and do not reflect payments received after the date of the filing of the Bankruptcy.